PAYSPAN QUICK START GUIDE

Payspan (payspanhealth.com) is a web-based system for tracking and managing payments and claims data. As a Blue Cross Blue Shield of Massachusetts (Blue Cross*) contracted provider, you can use Payspan to:

- Receive secure direct deposits into your health care entity's bank account
- View, print, and save your provider advisories
- Obtain accounts receivable information

This Quick Start Guide includes information about:

- How to register
- Bank deposit notification
- Finding Provider Payment Advisories
- Finding Provider Detail Advisories
- Reconciling payment with your bank statement
- How to research accounts receivable

Terminology

Term	Definition
Electronic Funds Transfer (EFT)	The process that allows payments to be electronically transferred to your organization's bank account. Sometimes referred to as direct deposit or Automated Clearinghouse (ACH) transactions.
Posting Report	A report listing details for multiple claims. Useful if your practice manually posts payments to a billing system. Note: For secondary submissions, the PDA (see below) is Blue Cross's document of record.
Provider Detail Advisory (PDA)	A provider advisory with claim details. Sometimes called EOBs (Explanation of Benefits), remittance advisories, or vouchers. PDAs are generated when a claim is processed or adjusted.
Provider Payment Advisory (PPA)	A provider advisory summarizing the processed claims associated with a specific payment. A PPA may also include information about reductions resulting from claim adjustments (i.e., Accounts Receivable or "A/R").

Before you begin

If…	Then…
Your practice or organization is currently using Payspan	Ask your administrator to add you as a user
You are the first person from your practice to use Payspan	Follow the steps below to register

MASSACHUSETTS

PAYSPAN QUICK START GUIDE

How to register

Step	Action
1	Request a registration code and PIN by going to payspanhealth.com/RequestRegCode/. Payspan will email you a registration code.
2	Go to Payspan, click **Register Now**, and follow the prompts to create your account. You will need: • Your registration code • Your PIN • Your tax ID number (TIN) • Your practice or organization's checking account number and routing number Your account will have a "pending" status until you complete the validation process described in the next step. The validation process confirms that your Payspan account is associated with the correct bank account.
3	A few days after you create your Payspan account, check your organization's bank account to learn the exact amount of the small deposit made by Payspan®, Inc.
4	Log on to Payspan, enter the deposit amount, and click **Confirm**. Your account status will become "active" and Blue Cross's systems will be updated within three business days. **You must complete this step to finish your registration.**

Ninety days after you register, your paper remittances will stop automatically and will be available to you online only.

Bank deposit notification

You'll get a payment notification email (see sample) when your claim processes.

PAYMENT NOTIFICATION

Payment from: Blue Cross Blue Shield of Massachusetts
Payment to: XYZ Provider Organization
Payment Method: ACH
ACH: Automated Clearing House, often called EFT or electronic funds transfer.
Effective Date: 10/24/15
Payment Number: 123456789

Amount: $1000.00

Sample payment notification email. The Effective Date is the date the claim finalized.

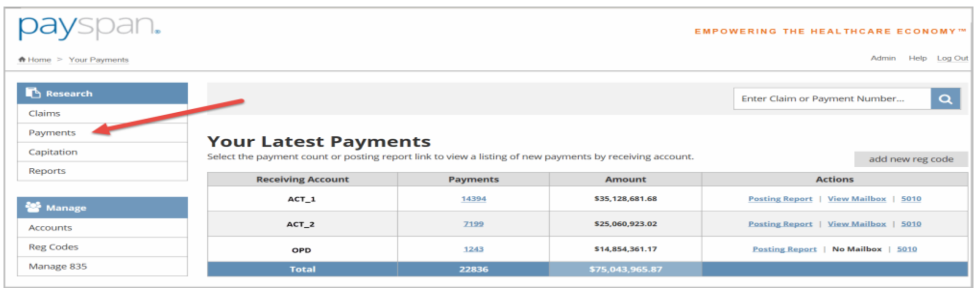
PAYSPAN QUICK START GUIDE

Finding Provider Payment Advisories (PPA)

To access a PPA, log on to Payspan and follow these steps.

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>On the home page, click Your Payments.</td></tr>
<tr><td>2</td><td>
The Your Latest Payments screen will appear. Depending on your level of permissions, you'll be able to confirm your new payments, open your posting report for the payments, or export your new payment data to Excel.

To find PDAs and PPAs, use links on the left side of the screen. Click Payments to search for PPAs.

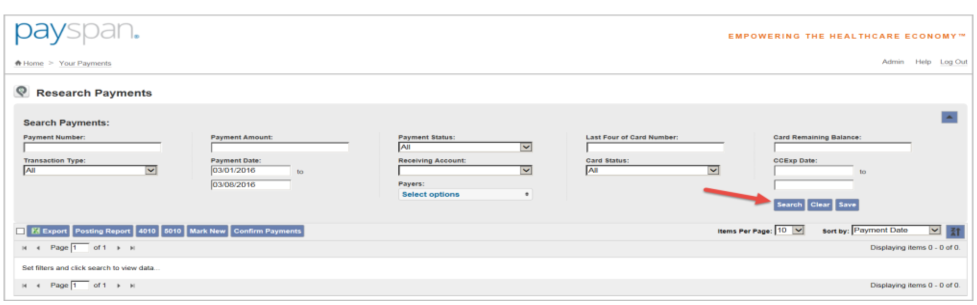


</td></tr>
<tr><td>3</td><td>
Enter your search criteria on the Research Payments screen.

Tips:

It's a good practice to limit your results by being specific with your search criteria. One common search is to enter the date of service as your Payment Date start date and the current date as your end date.
Note that the payment date is usually three business days after the Blue Cross processing or "effective" date. Since we process most of our payments on Friday, the payment date is typically the following Wednesday.

Once you have entered your search criteria, click Search.



</td></tr>
</table>

PAYSPAN QUICK START GUIDE

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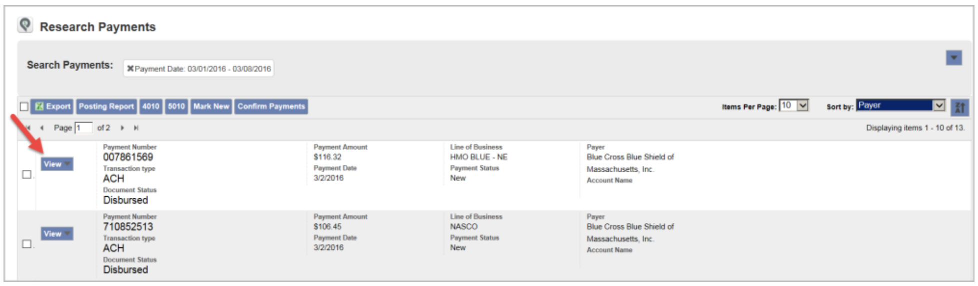
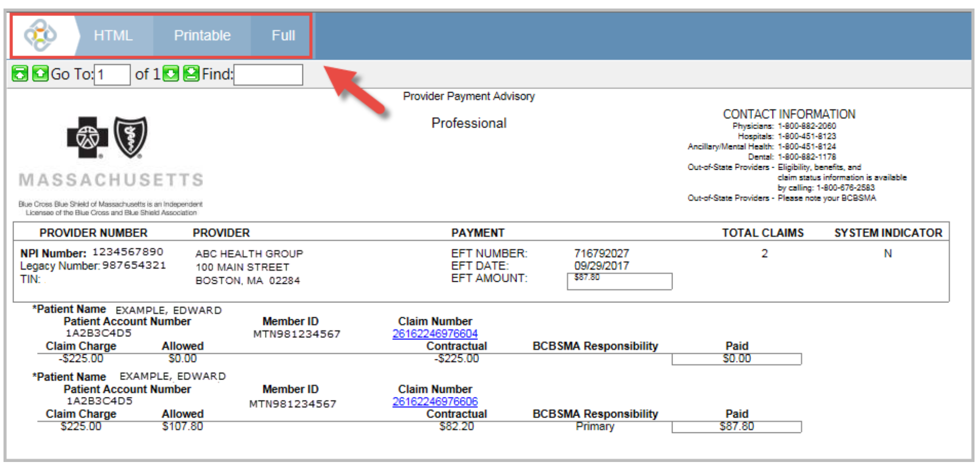
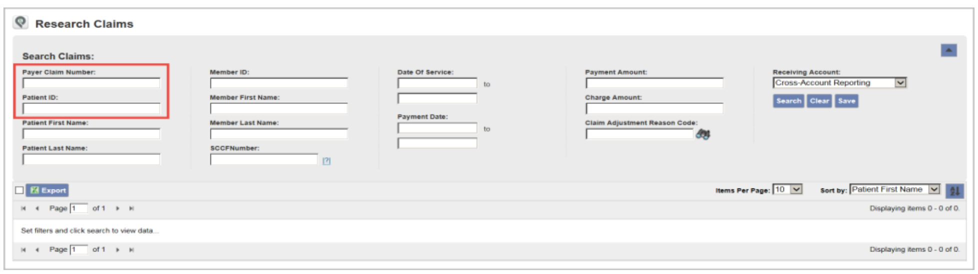
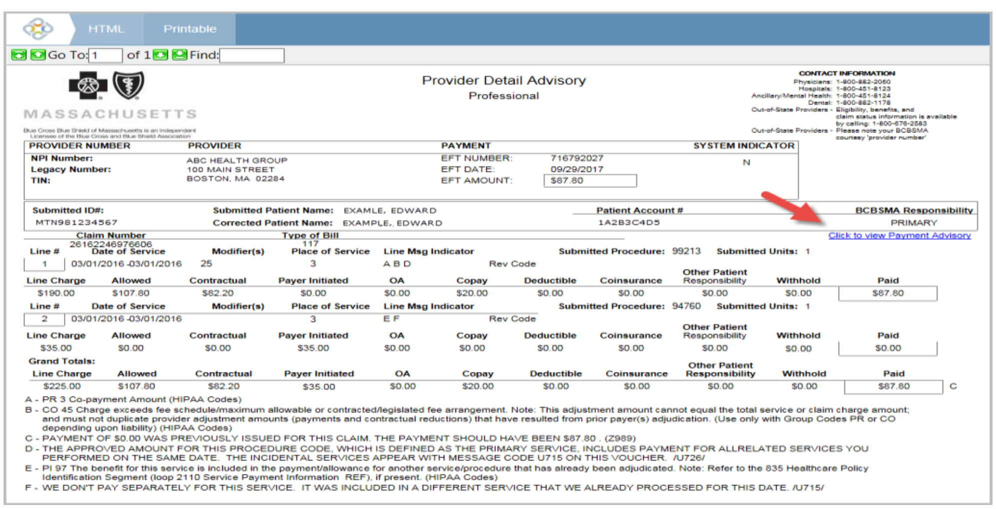
Step	Action
4	Click the **View** button next to a line item in your search results to view your PPA. To view the Posting Report for the payment, click the **View** button and then click **BCBSMA Posting Report**. 
5	Here you see an example of a PPA in Payspan. At the top of the screen are three buttons for each of the three views. The HTML view is the default view. You will also have access to a printer-friendly view and the “Full Detail View,” which includes the PPA and all of its supporting PDAs.  At the end of a PPA, you may see the notes “A/R Created” or “A/R Deducted” followed by columns such as: Member ID number, claim number, A/R transaction number, and A/R amount. • “A/R Created” will appear when Blue Cross has made a negative claim adjustment and plans to deduct the balance from a future payment. • “A/R Deducted” will appear when Blue Cross has taken the deduction from the current payment. When applicable, this information appears at the end of Posting Reports as well.

PAYSPAN QUICK START GUIDE

Finding Provider Detail Advisories (PDA)

To access a PDA, log on to Payspan and follow these steps.

Step	Action
1	On the home page, click **Your Payments**.
2	The **Your Latest Payments** page will appear. Click the left-margin link **Claims** to search for PDAs.
3	Enter your search criteria in the Research Claims screen and click **Search**. Tips: • If you’re researching an Accounts Receivable, you may want to see all of the PDAs created for a particular claim. To perform this search, enter the 12-digit base claim number followed by an asterisk as a wild card. • In the Patient ID field, you can enter the patient account number your practice assigned to a patient. 
4	Here you see an example of a PDA in Payspan. To help you navigate, a link to the associated PPA is also available at the right side of the screen. 

PAYSPAN QUICK START GUIDE

Reconciling payment with your bank statement

You can ask your bank to include specific information on your bank statement or reporting so that you can reconcile it with your Provider Payment Advisory and Payment Notification email.

Ask your bank to include the TRN Reassociation Trace Number Segment—also known as an ACH Addenda record—to your statement.

When your bank includes this information on your statement, here's an example of what you'll see:

If you use Payspan	If you use an 835
ACH TRN: 705TRN*1*xxxxxxxxx*1041045815\ The "705" indicates to the bank that there is an ACH Addenda record included with the payment.	Sample 835 TRN: TRN*1*xxxxxxxxx*1041045815~

- In the example above, xxxxxxxxx is the EFT number that's assigned to your payment. This number is also listed on your Provider Payment Advisory.
- 1041045815 is our Federal Tax ID number preceded by a 1. This number will always appear if the payment is from Blue Cross Blue Shield of Massachusetts.

How to research accounts receivable

When Blue Cross adjusts a claim to reduce the original payment, our claim system creates an accounts receivable or "A/R" transaction. We notify you by creating both a Provider Payment Advisory and a Provider Detail Advisory. Advisories will indicate:

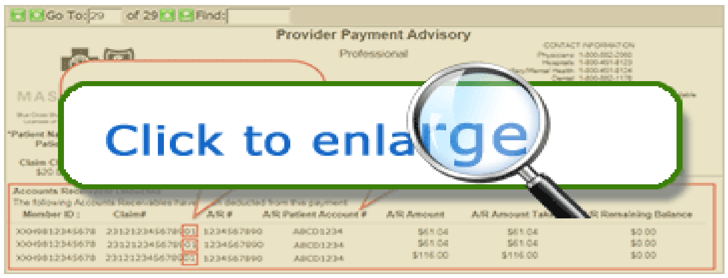
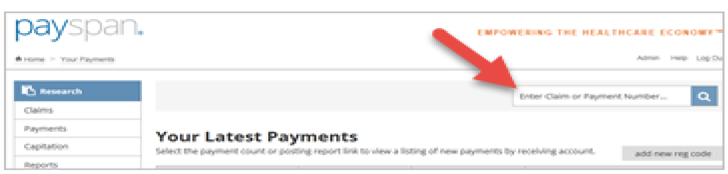
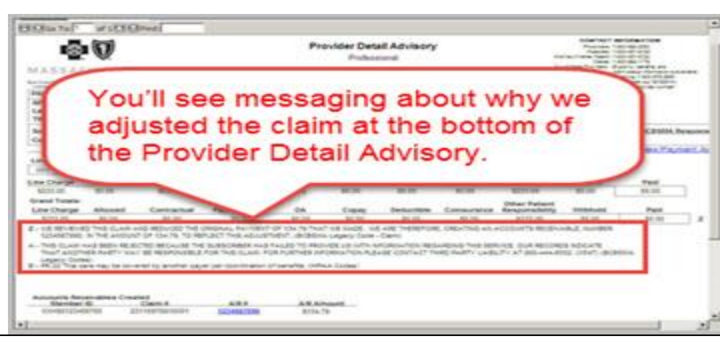
- **A/R Created** when we plan to deduct a balance from a *future* payment.
- **A/R Deducted** when we deducted from the *current* payment.

The net payment amount is equal to the total of all paid claims, minus the A/R deductions.

Review your advisories regularly for A/R Created notifications. If the messaging indicates that there is patient or other insurance liability, pursue payment promptly. **Don't wait for the A/R Deduct before taking action**.

There are several ways to get information about your payments and A/R amounts taken.

PAYSPAN QUICK START GUIDE

Step	Action
1	Use Payspan to find out if you have any claim adjustments. Go to the end of your provider payment advisory where we list A/R information. Or, go to “BCBSMA Posting Report” in Payspan. Provider Payment Advisory sample:  Posting report sample: 
2	Search by claim number to get your Provider Detail Advisory. **Tip:** Enter only the first 12 digits followed by * for the best results. 
3	Look at the Provider Detail Advisory to find any messages about the reason for the claim adjustment. We use both standard HIPAA-compliant messages and messages we customize. 

Other helpful information about our claim processing

When researching deductions, it helps to understand our claim numbering system. The base claim number (twelve digits) is followed by a two-digit code that counts claim activities.

Sample claim number	Claim event
231312345678**00**	We processed the claim
231312345678**01**	We adjusted the claim
231312345678**02**	Our system created an advisory

Support

For additional help, contact Payspan, Inc. at providersupport@payspanhealth.com or **1-877-331-7154**.

Back to top